

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 26, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amy M. Pugh
6110 Clover Lane
Henrico, VA 23228

Case Number: 10-33782-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-3889

Attorney for Debtor(s) (name and address):
Aubrey F. Hammond Jr.
16 North 8th Street
First Floor
Richmond, VA 23219
Telephone number: 804-644-2546

Bankruptcy Trustee (name and address):
Roy M. Terry Jr.
DuretteBradshaw, P.L.C.
P.O. Box 2188
Richmond, VA 23218-2188
Telephone number: (804) 775-6900

Meeting of Creditors:

Date: **June 29, 2010**

Time: **01:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
August 30, 2010

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:
Toll Free 1-800-326-5879

Date: May 27, 2010

EXPLANATIONS

B9A (Official Form 9A) (12/07)

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|---|--|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice. |
| – – Refer to Other Side for Important Deadlines and Notices – – | |
| <p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</p> <p>Richmond Division: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p> | |

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 10-33782

User: alleyk
Form ID: B9A

Page 1 of 1
Total Noticed: 18

Date Rcvd: May 27, 2010

The following entities were noticed by first class mail on May 29, 2010.

db +Amy M. Pugh, 6110 Clover Lane, Henrico, VA 23228-5219
aty +Aubrey F. Hammond, Jr., 16 North 8th Street, First Floor, Richmond, VA 23219-3302
9718493 +Alan Monfalcone, 1004 Little Bay Ave. #E, Norfolk, VA 23503-1367
9718494 Citi Bank, P.O. Box 689020, Des Moines, IA 50368-9020
9718495 +County of Henrico, Dept. of Social Services, P.O. Box 90775, Richmond, VA 23286-0001
9718496 +Dr. Steven Butnik, AddVantage PLLC, 6714 Patterson Ave. Ste. 202, Richmond, VA 23226-3432
9718497 +Frank Uvanni, Esq., Uvanni & Associates, PC, 9410 Atlee Commerce Blvd, #2, Ashland, VA 23005-7983
9718498 +Home Depot, PO Box 653000, Attn: Bankruptcy Dept., Dallas, TX 75265-3000
9718499 +John Goots, Esq, 9097 Atlee Station Road, Suite 218, Mechanicsville, VA 23116-2527
9718500 +Kelleher Oil, 1301 School St, Richmond, VA 23220-1700
9718501 +Kerri Rhodes, Medical and Counseling Assoc., 1503 Santa Rosa Rd, Ste. 211, Henrico, VA 23229-5105
9718503 +Macy/DSB, 9111 Duke Blvd, Mason, OH 45040-8999
9718504 ++NBT BANK NA, 52 SOUTH BROAD STREET, NORWICH NY 13815-1699
(address filed with court: NBT Bank, Loan Operations, Box 351, Norwich, NY 13815-0000)
9718505 +Paul White DDS, 5237 Hickory Park Dr, Glen Allen, VA 23059-2621
9718506 +Robert Walker, 217 West Broad Street, Richmond, VA 23220-4216
9718507 +Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225-9010

The following entities were noticed by electronic transmission on May 27, 2010.

tr EDI: QRMTERRY.COM May 27 2010 20:33:00 Roy M. Terry, Jr., DurretteBradshaw, P.L.C.,
P.O. Box 2188, Richmond, VA 23218-2188
9718502 +EDI: CBSKOHLS.COM May 27 2010 20:28:00 Kohl's, P.O. Box 3120, Attn: Bankruptcy Dept.,
Milwaukee, WI 53201-3120

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2010

Signature:

